

Please type a plus sign (+) inside this box ☐

Reformatted PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 4

**Complete if Known**

Application Number	10/627,921
Filing Date	July 28, 2003
First Named Inventor	WALLMAN, Steven M.H.
Group Art Unit	3692
Examiner Name	Susanna M. Meinecke Diaz
Attorney Docket Number	10392-460044

**U.S. PATENT DOCUMENTS**

Examiner Initials *	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
		4,346,442		MUSMANNO	08-24-1982	
		4,376,978		MUSMANNO	03-15-1983	
		4,566,066		TOWERS	01-21-1986	
		4,597,046		MUSMANNO ET AL.	06-24-1986	
		4,642,768		ROBERTS	02-10-1987	
		4,648,038		ROBERTS ET AL.	03-03-1987	
		4,674,044		KALMUS ET AL.	06-16-1987	
		4,750,121		HALLEY ET AL.	06-07-1988	
		4,751,640		LUCAS ET AL.	06-14-1988	
		4,774,663		MUSMANNO ET AL.	09-27-1988	
		4,910,676		ALLDREDGE	03-20-1990	
		4,933,842		DURBIN ET AL.	06-12-1990	
		4,953,085		ATKINS	08-28-1990	
		4,980,826		WAGNER	12-25-1990	
		4,989,141		LYONS ET AL.	01-29-1991	
		4,994,964		WOLFBERG ET AL.	02-19-1991	
		5,038,284		KRAMER	08-06-1991	
		5,101,353		LUPIEN ET AL.	03-31-1992	
		5,126,936		CHAMPION ET AL.	06-30-1992	
		5,132,899		FOX	07-21-1992	
		5,148,365		DEMBO	09-15-1992	
		5,193,056		BOES	03-09-1993	
		5,202,827		SOBER	04-13-1993	
		5,210,687		WOLFBERG ET AL.	05-11-1993	
		5,214,579		WOLFBERG ET AL.	05-25-1993	
		5,220,500		BAIRD ET AL.	06-15-1993	
		5,227,967		BAILEY	07-13-1993	
		5,262,942		EARLE	11-16-1993	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SMD/

Please type a plus sign (+) inside this box → +

Reformatted PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 2 of 4

**Complete if Known**

Application Number	10/627,921
Filing Date	July 28 2003
First Named Inventor	WALLMAN, Steven M.H.
Group Art Unit	3692
Examiner Name	Susanna M. Meinecke Diaz
Attorney Docket Number	10392-460044

	5,270,922	HIGGINS	12-14-1993
	5,297,032	TROJAN ET AL.	03-22-1994
	5,375,055	TOGHER ET AL.	12-20-1994
	5,497,317	HAWKINS ET AL.	03-05-1996
	5,517,406	HARRIS ET AL.	05-14-1996
	5,649,116	MCCOY ET AL.	07-15-1997
	5,664,115	FRASER	09-02-1997
	5,671,363	CRISTOFICH ET AL.	09-23-1997
	5,689,650	MCLELLAND ET AL.	11-18-1997
	5,689,652	LUPIEN ET AL.	11-18-1997
	5,704,045	KING ET AL.	12-30-1997
	5,710,889	CLARK ET AL.	01-20-1998
	5,724,524	HUNT ET AL.	03-03-1998
	5,729,700	MELNIKOFF	03-17-1998
	5,745,706	WOLFBURG ET AL.	04-28-1998
	5,749,077	CAMPBELL	05-05-1998
	5,758,097	DEBE ET AL.	05-26-1998
	5,761,441	BENNETT	06-02-1998
	5,761,442	BARR ET AL.	06-02-1998
	5,765,141	SPECTOR	06-09-1998
	5,774,881	FRIEND ET AL.	06-30-1998
	5,784,696	MELNIKOFF	07-21-1998
	5,794,219	BROWN	08-11-1998
	5,799,287	DEMBO	08-25-1998
	5,806,047	HACKEL ET AL.	09-08-1998
	5,806,049	PETRUZZI	09-09819-98
	5,812,987	LUSKIN ET AL.	09-22-1998
	5,819,237	GARMAN	10-06-1998
	5,873,071	FERSTENBERG ET AL.	02-16-1999
	5,918,217	MAGGIONCALDA ET AL.	06-29-1999
	5,918,218	HARRIS ET AL.	06-29-1999

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SMD/

Please type a plus sign (+) inside this box



Reformatted PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 3 of 4

**Complete if Known**

Application Number	10/627,921
Filing Date	July 28 2003
First Named Inventor	WALLMAN, Steven M.H.
Group Art Unit	3692
Examiner Name	Susanna M. Meinecke Diaz
Attorney Docket Number	10392/460044

	5,930,774	CHENNAULT	07-27-1999	
	5,946,666	NEVO ET AL.	08-31-1999	
	5,978,778	O'SHAUGHNESSY	11-02-1999	
	5,999,918	WILLIAMS ET AL.	12-07-1999	
	6,018,722	RAY ET AL.	01-25-2000	
	6,021,397	JONES ET AL.	02-01-2000	
	6,035,287	STALLAERT ET AL.	03-07-2000	
	6,044,352	DEAVERS	03-28-2000	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sub>0</sub>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
		EP	WO 98/44443			10-08-98		
		EP	WO 98/44444			10-08-98		
		EP	WO 99/28845			06-10-99		

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Please type a plus sign (+) inside this box



Reformatted PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/627,921
		Filing Date	July 28, 2003
		First Named Inventor	WALLMAN, Steven M.H.
		Group Art Unit	3692
		Examiner Name	Susanna M. Meinecke Diaz
Sheet	4	of	4
		Attorney Docket Number	10392/460044

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume/issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"Welcome to DRIP Central" at <a href="http://www.dripcentral.com">http://www.dripcentral.com</a> (2 pages), printed Feb. 20, 2001.	
		<a href="http://www.itqinc.com/products/posit/posit_more.htm">www.itqinc.com/products/posit/posit_more.htm</a> , Jun. 2000.	
		J.Z. Money, 4/97, Vol 26, Issue 4, p 82, Apr. 1997.	
		Business Wire p0699, Feb. 29, 2000.	
		Robert Barker, A Capital-Gains Miracle Worker, BUSINESS WEEK, January 31, 2000, p. 130.	
		Anne Tergesen, Here Come the E-Funds, BUSINESS WEEK, January 31, 2000, p. 125.	
		1998 ADP Investor Communications Services, ProxyEdge™ 2000.	
		Anonymous; Yearbook Supplement, pp. 95-99; Global Investor, 1995; seven pages.	
		Anonymous; The 1996 guide to Switzerland Supplement, pp. 2-5; Euromoney; Mar 1996; seven pages.	
		Web Pages for "One Share of Stock Inc"; Internet web archive; Dec 1996; five pages.	
		John Downes (Editor); Dictionary of Finance and Investment Terms; 1998; Barron's Educational Series, Inc.; Fifth Edition; page 455.	
		Business Editors; Alaska Air Group Inc. Announcement; Business Wire; Sept. 1987; one page	

Examiner Signature	/Susanna M. Diaz/	Date Considered	02/03/2009
--------------------	-------------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.